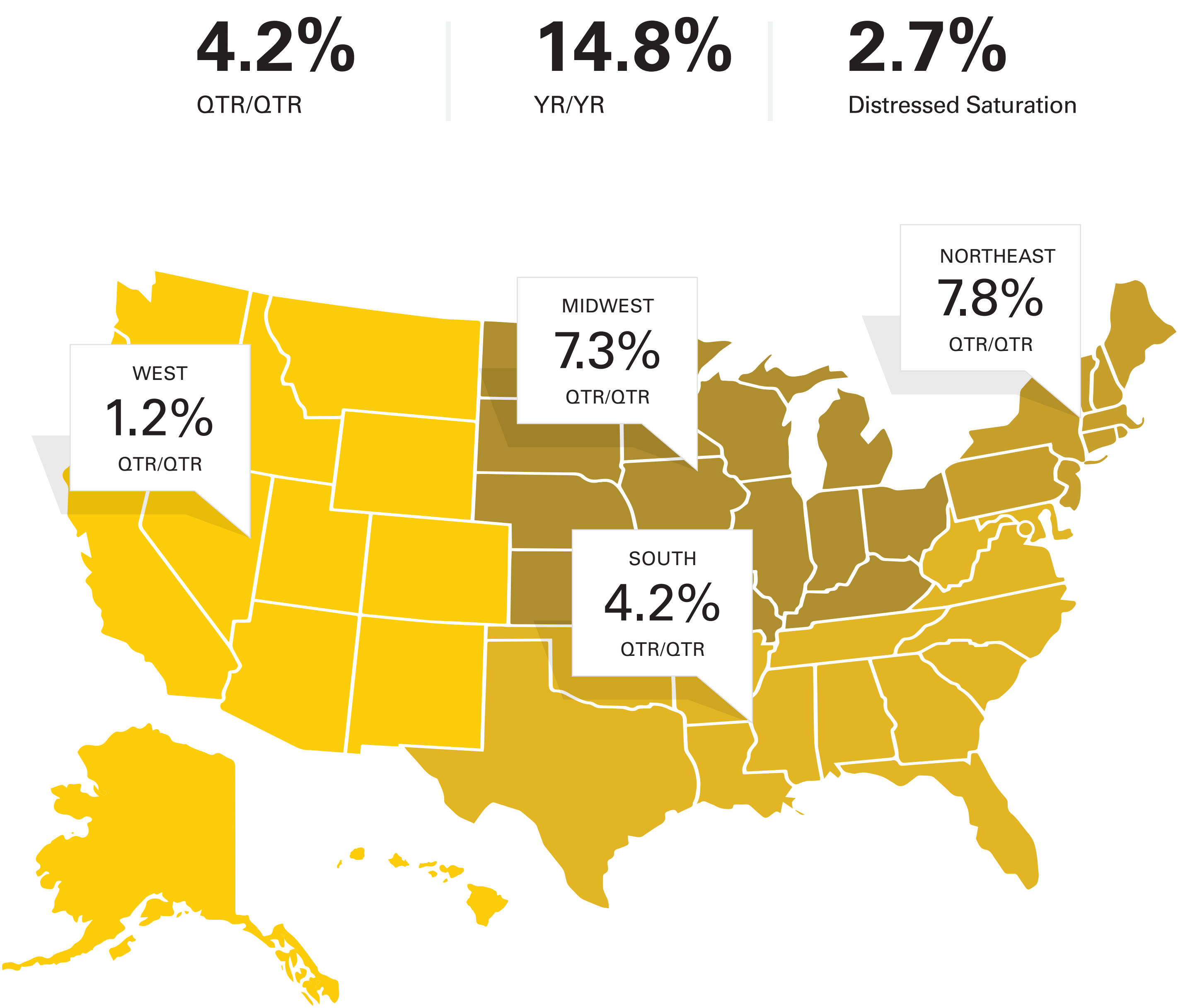


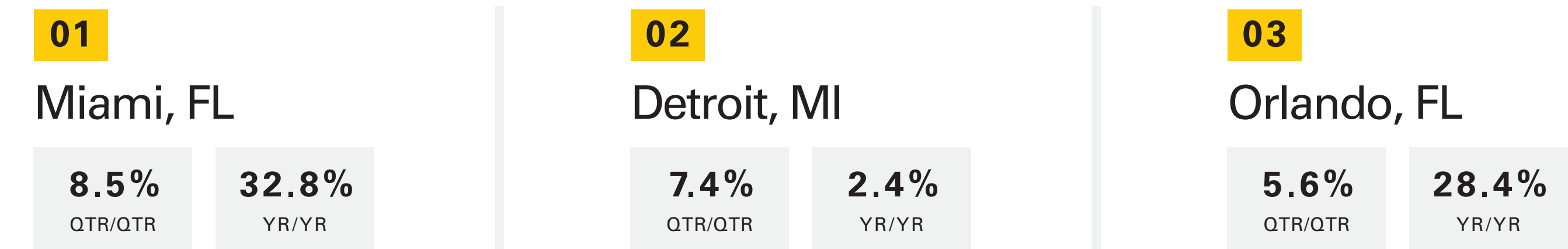
HDI Market Report

National Home Price Appreciation/Depreciation

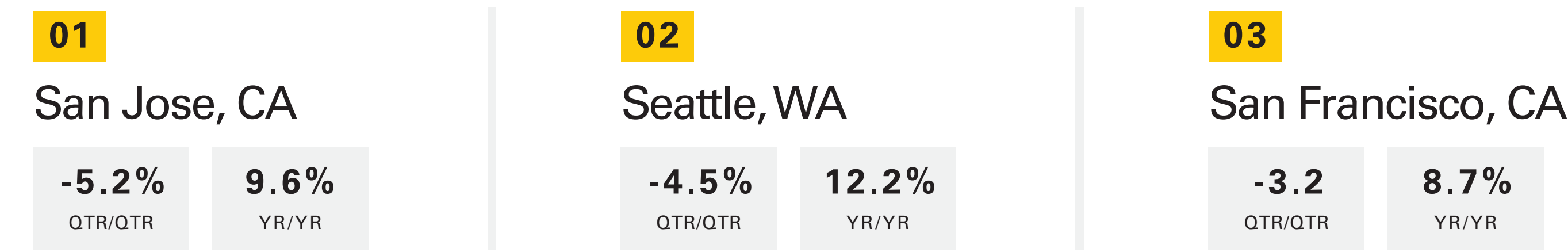


Highest & Lowest Performing Major Metros

Data through September 2022. Source: Clear Capital.



Rank	Metropolitan Statistical Area	QTR/ QTR	YR/ YR	Distressed Saturation	YR/YR (PPSF)
01	Miami, FL – Ft. Lauderdale, FL –West Palm Beach, FL	8.5%	32.8%	5.3%	23.6%
02	Detroit, MI – Warren, MI – Dearborn, MI	7.4%	2.4%	3.3%	-3.8%
03	Orlando, FL – Kissimmee, FL – Sanford, FL	5.6%	28.4%	3.6%	25.9%
04	Tampa, FL – St. Petersburg, FL – Clearwater, FL	5.2%	31.2%	3.6%	29.5%
05	Jacksonville, FL	4.9%	24.3%	3.4%	27.5%
06	Hartford, CT – West Hartford, CT – East Hartford, CT	4.6%	14.3%	2.7%	12.8%
07	Tucson, AZ	4.2%	19.4%	3.5%	20.1%
08	Las Vegas, NV – Henderson, NV – Paradise, NV	4.0%	22.9%	4.9%	22.4%
09	Atlanta, GA – Sandy Springs, GA – Roswell, GA	4.0%	23.3%	3.3%	21.7%
10	Rochester, NY	3.9%	13.4%	1.9%	12.6%
11	Houston, TX –The Woodlands, TX – Sugar Land, TX	3.7%	19.0%	0.6%	16.8%
12	Charlotte, NC – Gastonia, NC – Concord, NC	3.5%	23.5%	2.4%	23.5%
13	Nashville, TN – Davidson, TN – Murfreesboro, TN	3.3%	26.6%	0.9%	23.7%
14	Pittsburgh, PA	3.3%	10.5%	1.4%	11.3%
15	Memphis, TN	3.1%	17.2%	2.7%	15.0%



Rank	Metropolitan Statistical Area	QTR/ QTR	YR/ YR	Distressed Saturation	YR/YR (PPSF)
01	San Jose, CA – Sunnyvale, CA – Santa Clara, CA	-5.2%	9.6%	2.7%	10.6%
02	Seattle, WA – Tacoma, WA – Bellevue, WA	-4.5%	12.2%	2.1%	14.2%
03	San Francisco, CA – Oakland, CA – Hayward, CA	-3.2%	8.7%	3.0%	7.6%
04	Denver, CO – Aurora, CO – Lakewood, CO	-1.3%	12.6%	1.9%	13.4%
05	Sacramento, CA – Arden, CA – Arcade, CA – Roseville, CA	-1.1%	9.3%	3.0%	10.3%
06	Portland, OR – Vancouver, WA – Hillsboro, OR	-0.3%	10.7%	2.0%	9.3%
07	Oxnard, CA –Thousand Oaks, CA – Ventura, CA	0.4%	13.4%	4.3%	13.1%
08	San Diego, CA – Carlsbad, CA	0.4%	18.7%	3.1%	12.0%
09	Washington, DC – Arlington, VA – Alexandria, VA	0.5%	8.5%	1.9%	9.7%
10	Los Angeles, CA – Long Beach, CA – Anaheim, CA	0.6%	15.7%	5.1%	13.9%
11	Urban Honolulu, HI	1.0%	14.0%	2.2%	13.2%
12	Dallas, TX – Fort Worth, TX – Arlington, TX	1.2%	22.9%	1.0%	20.6%
13	Providence, RI – Warwick, RI	1.2%	15.2%	2.7%	11.5%
14	Minneapolis, MN – St. Paul, MN – Bloomington, WI	1.3%	8.4%	2.4%	7.9%
15	Boston, MA - Cambridge, NH - Quincy, NH	1.5%	11.4%	1.8%	11.7%